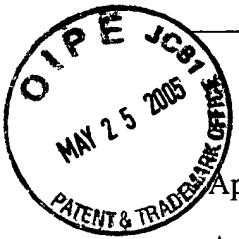


Please Direct All Correspondence to Customer Number **20995****AMENDMENT / RESPONSE TRANSMITTAL**

Applicant : Timothy Walker
 App. No : 09/737,168
 Filed : December 13, 2000
 For : ELECTRONIC FINANCING SYSTEM
 Examiner : Havan, Thu Thao
 Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

May 23, 2005

(Date)

Michael L. Fuller, Reg. No. 36,516

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing in the above-identified application are the following enclosures:

(X) Amendment and Response to Office Action in 8 pages.

The fee has been calculated as shown below:

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Excess Claims > 20	22 - 22 = 0	1202 (\$50)	0 x 50 =	\$0
Independent > 3	5 - 5 = 0	1201 (\$200)	0 x 200 =	\$0
			TOTAL FEE DUE	\$0

(X) Return prepaid postcard.

(X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Michael L. Fuller,
 Registration No. 36,516
 Attorney of Record
 Customer No. 20,995
 (619) 235-8550



AUTOB 102A

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Timothy Walker
Appl. No. : 09/737,168
Filed : December 13, 2000
For : ELECTRONIC FINANCING
SYSTEM
Examiner : Havan, Thu Thao
Group Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

May 23, 2005

(Date)

Michael L. Fuller, Reg. No. 36,516

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed February 24, 2005 in above-identified application. Applicant submits the following items for consideration in connection with the application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.